



REHABILITATION PROGRAM DOCUMENTATION

In addition to the attached application, the Community Development Department is also required by the City of Salisbury to obtain the following documentation from each applicant:

1. Last 2 check stubs of anyone living in your home that is employed.
2. Proof of any supplemental income such as child support, retirement, rent income, etc.
3. Last year's 1040 tax forms, if required to file.
4. Last 2 checking/savings account statements.
5. Current mortgage statement.
6. Current utility bill.
7. Homeowner's insurance policy.
8. General Warranty Deed (we will obtain this in the office).

Once you've gathered all the above documents and completed the application please call Nicki Brown at 704-216-2738 to schedule an appointment.

NOTE: It should be noted that eligibility does not necessarily ensure the receipt of financial assistance.

To be eligible for housing improvement assistance, an applicant must:

1. Be the owner of the property to be assisted;
2. Be below 120% of area median family income provided by HUD.

The City of Salisbury places a 5-year lien on the property in the form of a first or second lien – secured by a Deed of Trust and Promissory Note.



Administered by Salisbury Community Development Corporation on behalf of the City of Salisbury, NC

**CITY OF SALISBURY
COMMUNITY DEVELOPMENT**

A P P L I C A T I O N

CASE NO. _____

Type of Assistance: Deferred loan

Type of Assistance Requested:

Roofing _____ Window Repair _____ Door Repair _____ Fence Repair _____
Porch repair _____ Wood/Siding Repair _____ Steps/decks Repair _____
Foundation repair _____ Landscaping _____ Driveway repairs _____
Other: _____

Head of Household:

Spouse/Other:

Name: _____

Name: _____

Present Address: _____

Present Address: _____

City: _____

City: _____

State, Zip Code: _____

State, Zip Code: _____

Telephone No: _____

Telephone No: _____

Date of Birth: _____

Date of Birth: _____

Age: _____ Sex: _____ Race: _____

Age: _____ Sex: _____ Race: _____

Social Security No: _____

Social Security No: _____

Name and Address of Employer:

Name and Address of Employer:

Years Employed: _____

Years Employed: _____

Total # of persons living in the household: _____

Have you ever applied for/received assistance from the City of Salisbury or any HUD funded program? _____

Has dwelling been previously improved by use of a Federal Grant and/or a Federally subsidized loan for housing improvements? _____ Date _____

PROPERTY INFORMATION

Home Owners Insurance: Yes____ No____ Insurance Company _____

Is This Your Primary Residence? _____ Permanent Foundation? _____

Owner Occupied? _____ Deed in Name of _____

Address of Owner (if different from above) _____

Heir to Property? _____ Name of Heir _____

Address of Heir _____

Date/Ownership? _____ Date/Occupancy? _____

Year Built _____ No. Rooms _____ No. Bedrooms _____ No. Baths _____

Family Room/Den _____ Living Area _____ SF Garage/Carport _____ AC _____

Other Real Estate _____ Value \$ _____

Is there an existing mortgage on the property? _____

Original Mortgage Amount \$ _____ Unpaid balance \$ _____

Name and Address of Mortgagee/Lender _____

Have you ever been obligated on a home loan, or a home improvement loan, which resulted in foreclosure, deed in lieu of foreclosure, or judgement? _____

If yes, Property Address and Name of Lender: _____

Do you own any other real estate? Yes____ No____ If yes provide address(es) _____

INCOME INFORMATION

The 24 CFR Part 5 definition of annual income is the gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period.

	<u>Head of Household</u>	<u>Spouse or Other</u>	<u>Other Income</u>
Job #1	_____	_____	_____
Job #2	_____	_____	_____
Social Security	_____	_____	_____
Retirement	_____	_____	_____
Public Assistance	_____	_____	_____
V. A.	_____	_____	_____
Rent Income	_____	_____	_____
Interest/Investment	_____	_____	_____
Income	_____	_____	_____
Other	_____	_____	_____
TOTALS	_____	_____	_____
TOTAL ALL PERSONS IN HOUSEHOLD \$ _____			

Dependents: (If over eighteen, please explain dependency)

Name: _____	Name: _____
Relationship: _____	Relationship: _____
Age: _____ SS# _____	Age: _____ SS# _____
Name: _____	Name: _____
Relationship: _____	Relationship: _____
Age: _____ SS# _____	Age: _____ SS# _____

Other Income Producing Household Members:

Name: _____	SS No. _____
Name: _____	SS No. _____

Nearest relative not living with you:

Name: _____	Relationship: _____
Address: _____	Telephone: _____

**CITY OF SALISBURY
COMMUNITY DEVELOPMENT**

Authorization Form

I hereby grant permission and authorize any bank, credit union, saving and loan association, insurance company, real estate company, United States Postal Savings, or financial institution to disclose to the City of Salisbury full and complete information regarding my past, present, or potential situation. This includes property ownership and rentals, bank and/or savings accounts, cash value of life insurance policies, stocks and bonds, and any other savings.

I also grant permission to authorize any employer, Rowan County Department of Social Services, Social Security Administration, Veteran's Administration, Railroad Retirements, or any other person to disclose full and complete information regarding my past, present, and potential financial situation. This would include wages, support payments, contributions, and all other income.

I also grant permission for the City of Salisbury to investigate any situation or contact any person at any time to verify necessary information as long as I am receiving assistance. This would include baby-sitter, person providing transportation, schools, relatives, neighbors, natural father or mother, retail stores, landlord, utility company, and/or fuel company.

I also grant permission for the City of Salisbury to obtain any needed medical information that is pertinent to my case.

It is understood that this information is confidential and will be used solely for the purpose of determining/redetermining my eligibility for assistance.

It should be noted that, according to the law, "Any person who willfully and knowingly, with the intent to deceive, makes a false statement or representation or fails to disclose a material fact in order to enable himself or another person to obtain or to continue to receive assistance to which he is not entitled, is guilty of a misdemeanor and upon conviction or plea of guilty shall be fined or imprisoned or both at the discretion of the court."

This form has been read and explained to me and I fully understand its meaning.

WITNESSES:

Signature

Signature

Date

**CITY OF SALISBURY
COMMUNITY DEVELOPMENT**

PERSONAL INFORMATION RELEASE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize the release of any personal and financial information requested, including:

Employment and income records

Checking account & savings deposit records and balances

Mortgage loan balance and payment history

Consumer credit balances and payment records

A photographic copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Acknowledgments

- 1) I acknowledge applying for rehabilitation assistance through Salisbury Community Development Corporation or submission of an application **does not** guarantee approval for assistance.
- 2) I acknowledge if approved for rehabilitation there will be a 5-year forgivable lien placed on the property.
- 3) I acknowledge that I have received a copy of Salisbury Community Development Corporation's Privacy Policy.

Date _____

Signature

Date _____

Signature



Salisbury Community Development Corporation

Privacy Statement

We recognize and respect the privacy expectations of today's consumers and the requirements of applicable federal and state privacy laws. We believe that making you aware of how we use your non-public personal information ("Personal Information"), and to whom it is disclosed, will form the basis for a relationship of trust between us and the public that we serve. This Privacy Statement provides that explanation. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

In the course of our business, we may collect Personal Information about you from the following sources:

- From applications or other forms we receive from you or your authorized representative;
- From your transactions with, or from the services being performed by, us, our affiliates, or others;
- From our internet web sites;
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- From consumer or other reporting agencies.

Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Our Policies and Practices Regarding the Sharing of Your Personal Information

We may share your Personal Information with our affiliates, such as insurance companies, agents, and other real estate settlement service providers. We also may disclose your Personal Information:

- to agents, brokers or representatives to provide you with services you have requested;
- to third-party contractors, mortgage lenders, insurance agents, or service providers who provide services on our behalf; and
- to others who provide products or services that we believe you may find of interest.

In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities of some of our affiliated companies is to record documents in the public domain. Such documents may contain your Personal Information.

This page is for your records